

Fill in this information to identify the case:

Debtor 1 Brent Antonio Bedgood
Debtor 2 Kristie Anna Bedgood
(Spouse, if filing)
United States Bankruptcy Court for the: Southern District of Ohio
(State)
Case number: 12-12078

Official Form 4100R

Response to Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor response to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-ASAP1, Asset Backed Pass-Through Certificates Court Claim no. (if known) 21

Last 4 digits of any number you use to identify the debtor's account: XXX4269

Property address: 2373 Oaktree Place
Number Street

Cincinnati, OH 45238
City State Zip Code

Part 2: Prepetition Default Payments

Check One:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of the response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check One:

- ☒ Creditor agrees that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.
- The next postpetition payment from the debtor is on: 08/01/2017
MM/DD/YYYY
- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this responses is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: (b) \$ _____
- c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payments that first became due on: _____
MM/DD/YYYY

Debtor 1 Brent Antonio Bedgood
First Name Middle Name Last Name

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Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this notice must sign it. The response must be filed as a supplement to the creditor's proof of claim..

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Matthew Murtland
Signature

Date: August 2, 2017

Print: Matthew Murtland, Esq.
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro, Van Ess, Phillips & Barragate, LLP

Address 4805 Montgomery Road, Suite 320
Number Street

Norwood, OH 45212
City State ZIP Code

Contact phone (513) 396-8100

Email mmurtland@logs.com

Certificate of Service

I hereby certify that a copy of the foregoing Response to Notice of Final Cure Payment was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the court on

Date: August 2, 2017

Chapter 13 Trustee: Margaret A. Burks

Trustee Address: 600 Vine Street, Suite 2200, Cincinnati, OH 45202

Trustee Email:

Debtor's Counsel Name: Nicholas A Zingarelli, Zingarelli Law Office, Inc.

Debtor's Counsel Address: 810 Sycamore Street, Third Floor, Cincinnati, OH 45202

Debtor's Counsel Email: nick@zingarellilaw.com

Debtor 1 Name: Brent Antonio Bedgood

Debtor 2 Name: Kristie Anna Bedgood

Debtor's Mailing Address: 2373 Oaktree Place, Cincinnati, OH 45238 and 2373 Oaktree Place, Cincinnati, OH 45238

Debtor Email:

/s/ Matthew Murtland

Matthew Murtland

Shapiro, Van Ess, Phillips & Barragate LLP